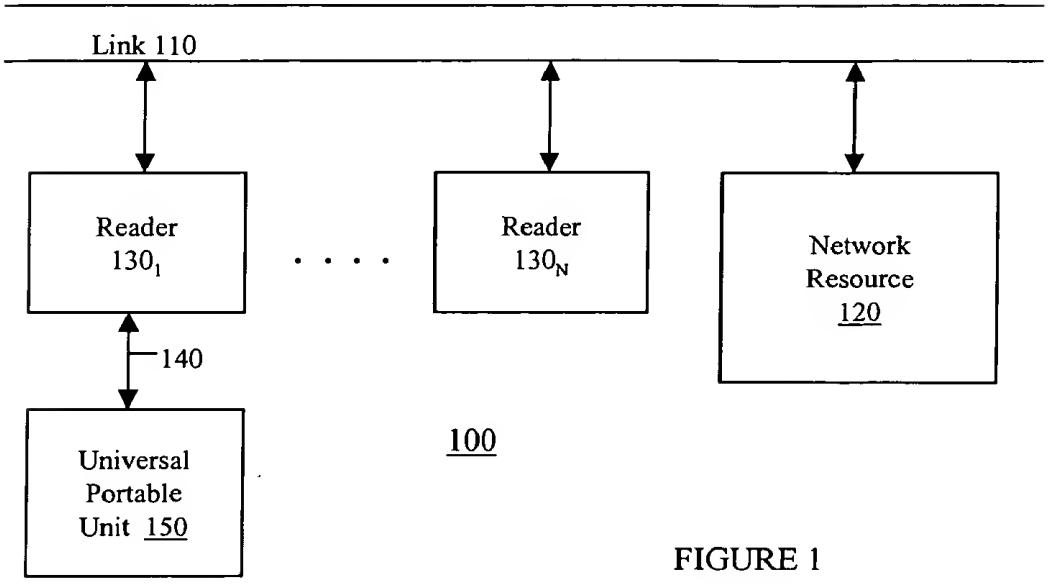
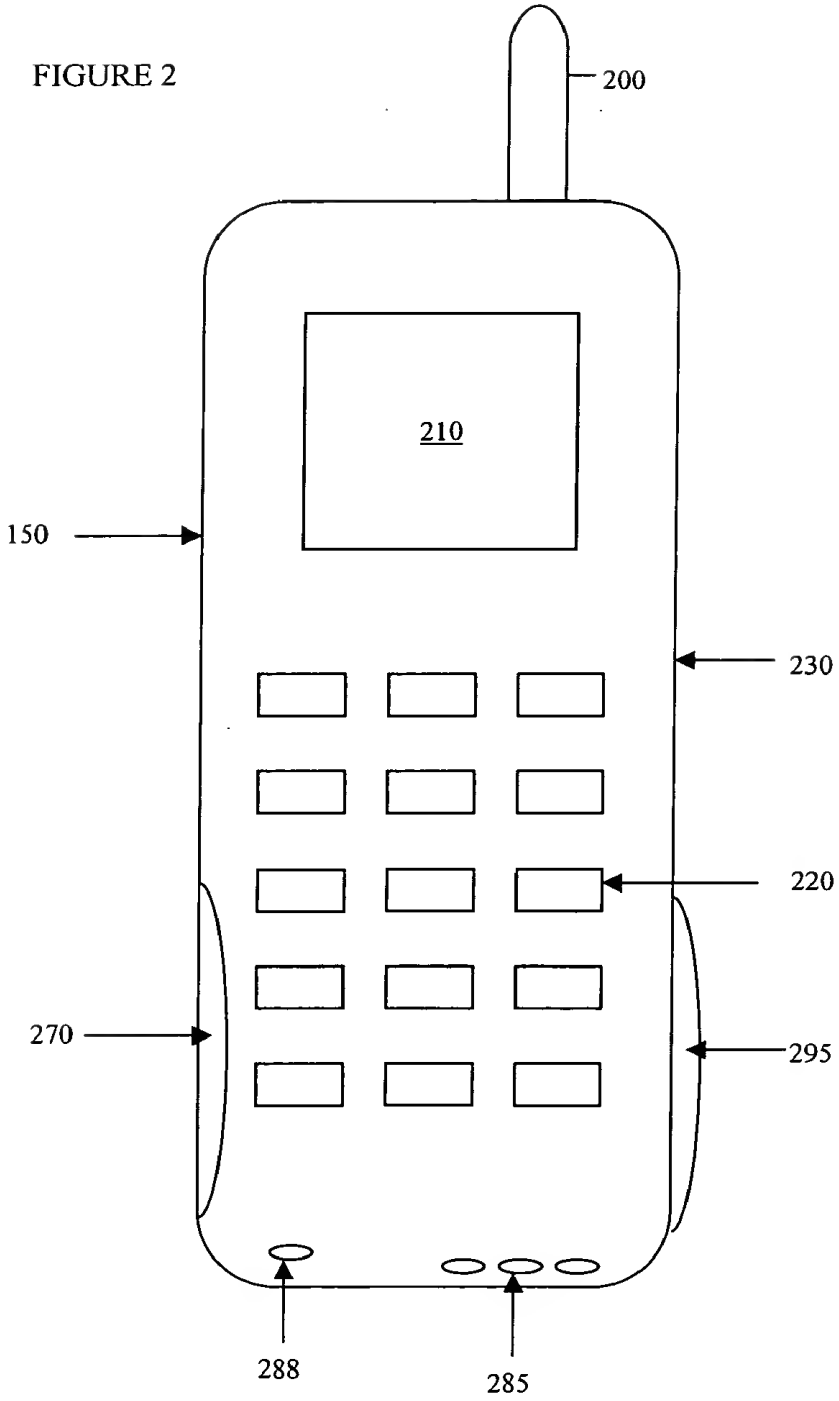

Link 110
Reader
130$_1$
Reader
130$_N$
Network
Resource
120
140
Universal
Portable
Unit 150
100

FIGURE 1

FIGURE 2



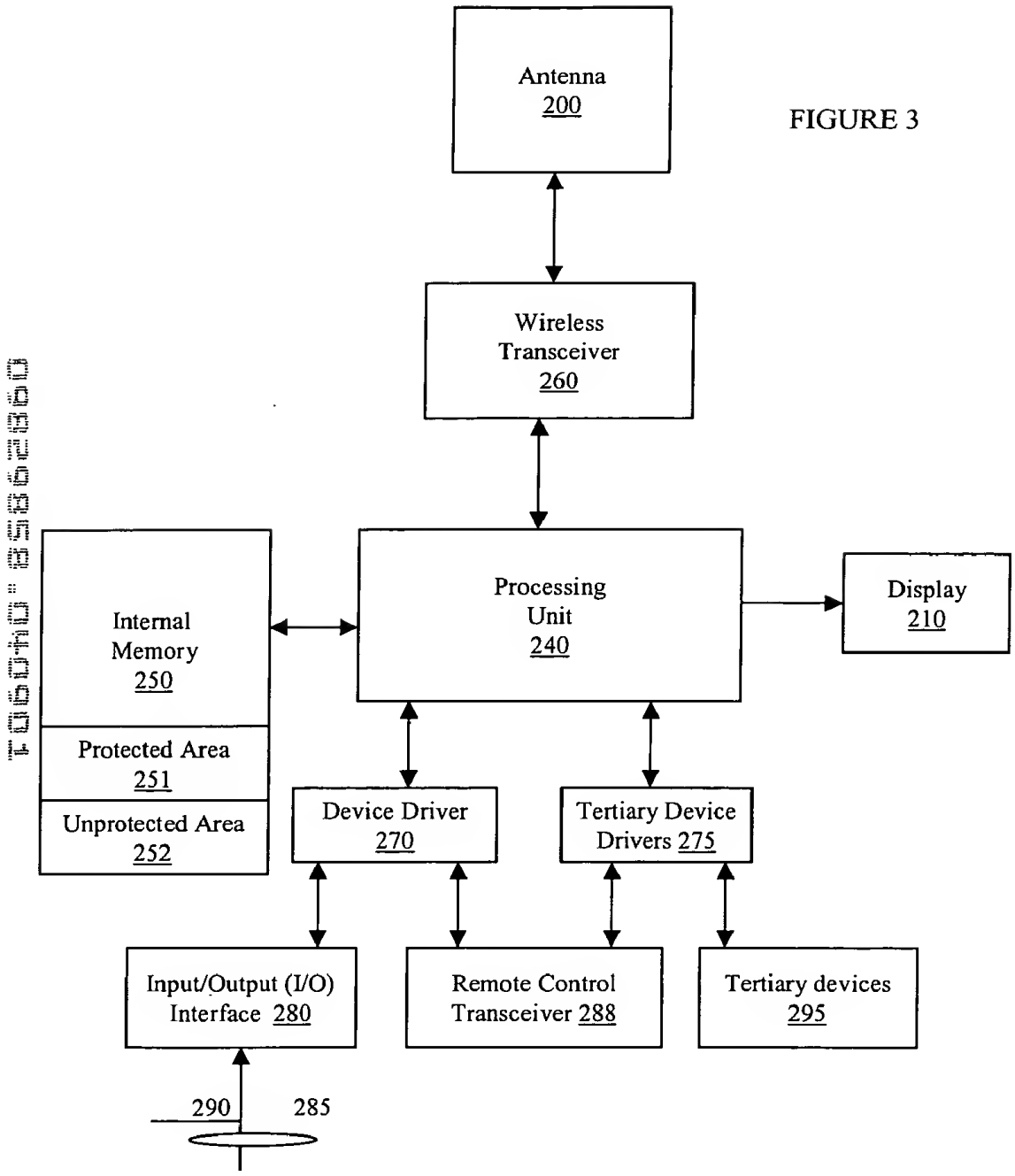

Antenna
200
Wireless
Transceiver
260
Internal
Memory
250
Protected Area
251
Unprotected Area
252
Processing
Unit
240
Display
210
Device Driver
270
Tertiary Device
Drivers 275
Input/Output (I/O)
Interface 280
Remote Control
Transceiver 288
Tertiary devices
295
290
285

FIGURE 3

FIGURE 4

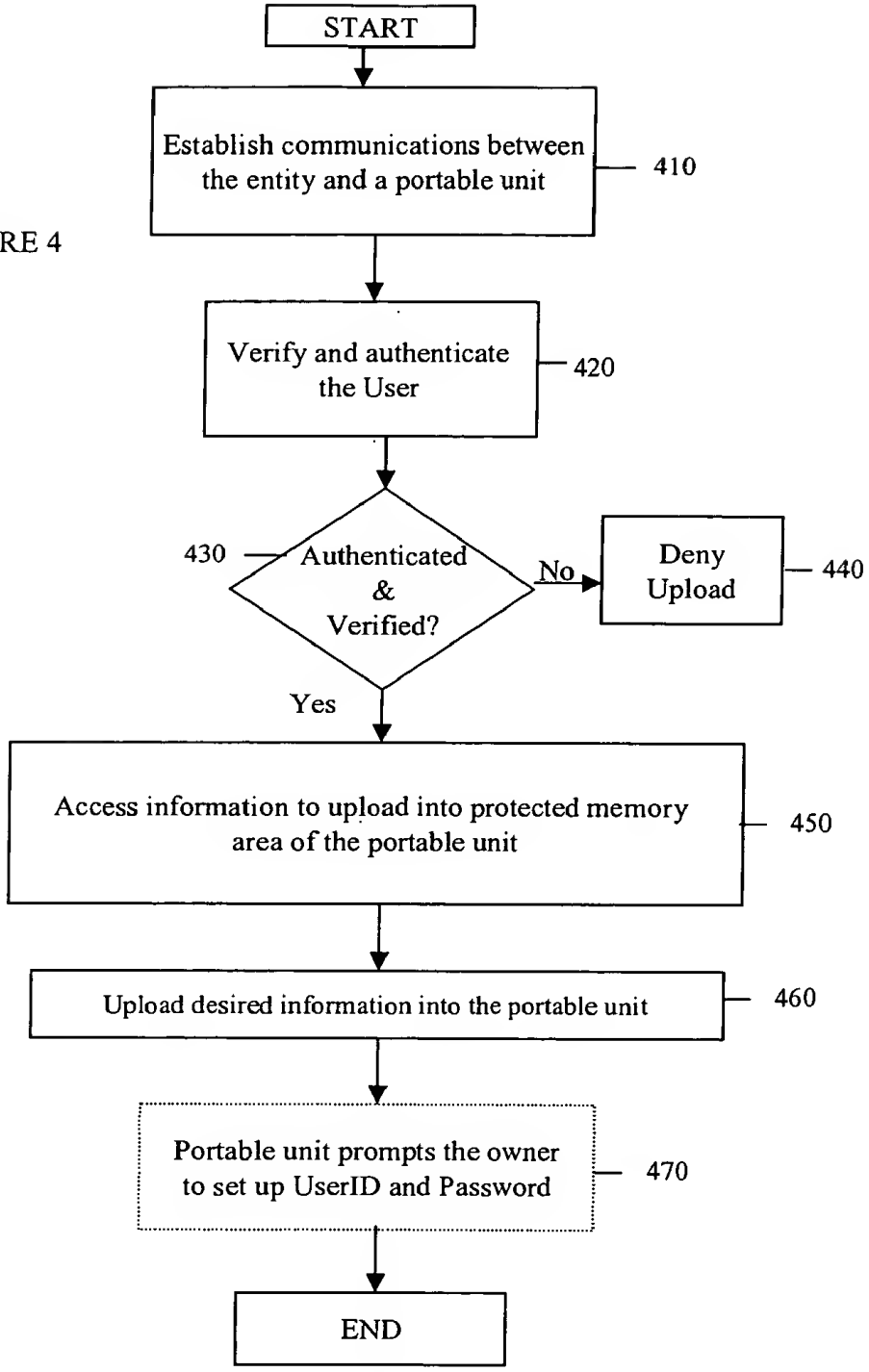

START
Establish communications between the entity and a portable unit
410
Verify and authenticate the User
420
430
Authenticated & Verified?
No
Deny Upload
440
Yes
Access information to upload into protected memory area of the portable unit
450
Upload desired information into the portable unit
460
Portable unit prompts the owner to set up UserID and Password
470
END

FIGURE 5

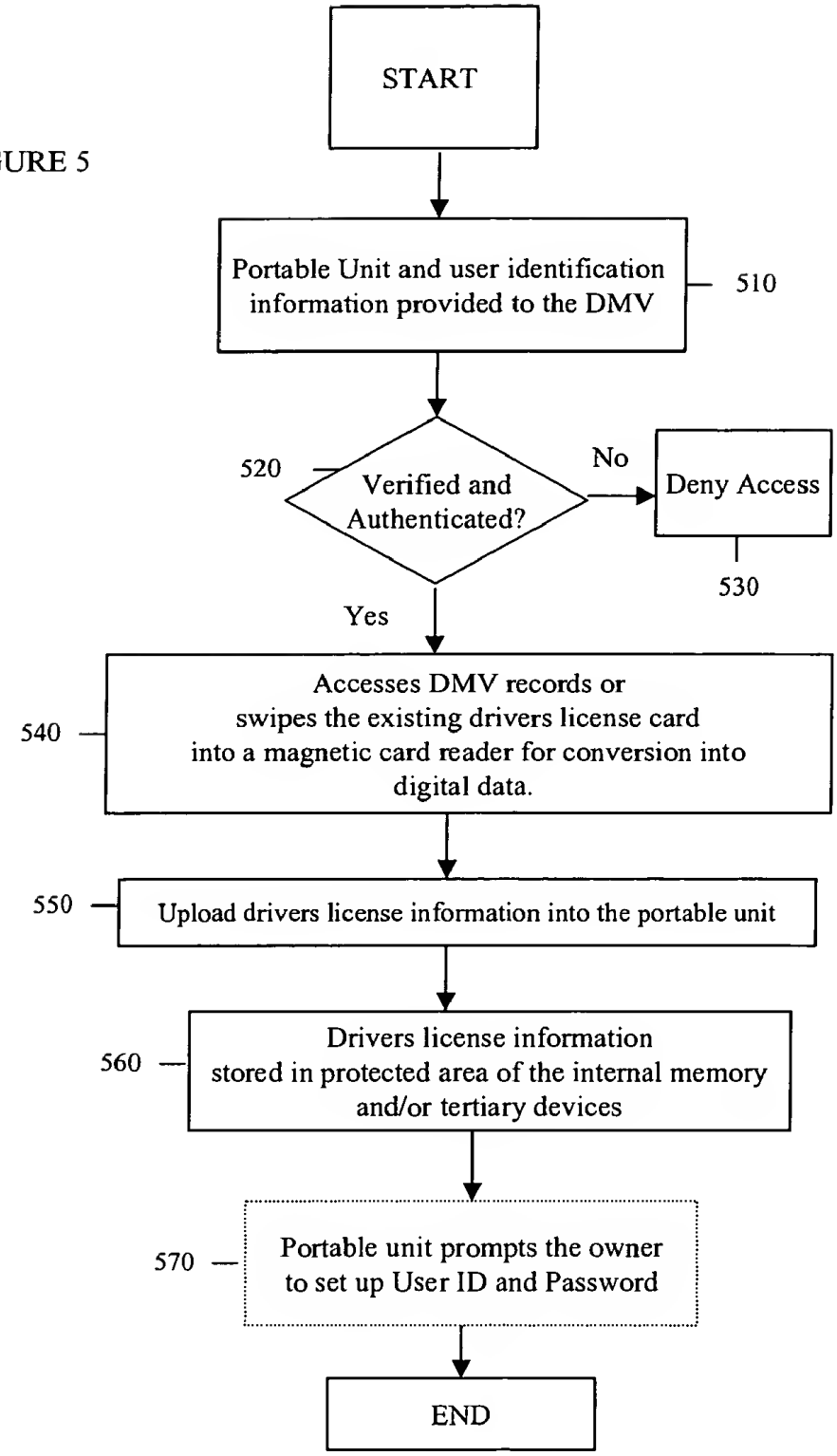

START
Portable Unit and user identification information provided to the DMV
510
520
Verified and Authenticated?
No
Deny Access
530
Yes
540
Accesses DMV records or swipes the existing drivers license card into a magnetic card reader for conversion into digital data.
550
Upload drivers license information into the portable unit
560
Drivers license information stored in protected area of the internal memory and/or tertiary devices
570
Portable unit prompts the owner to set up User ID and Password
END

FIGURE 6

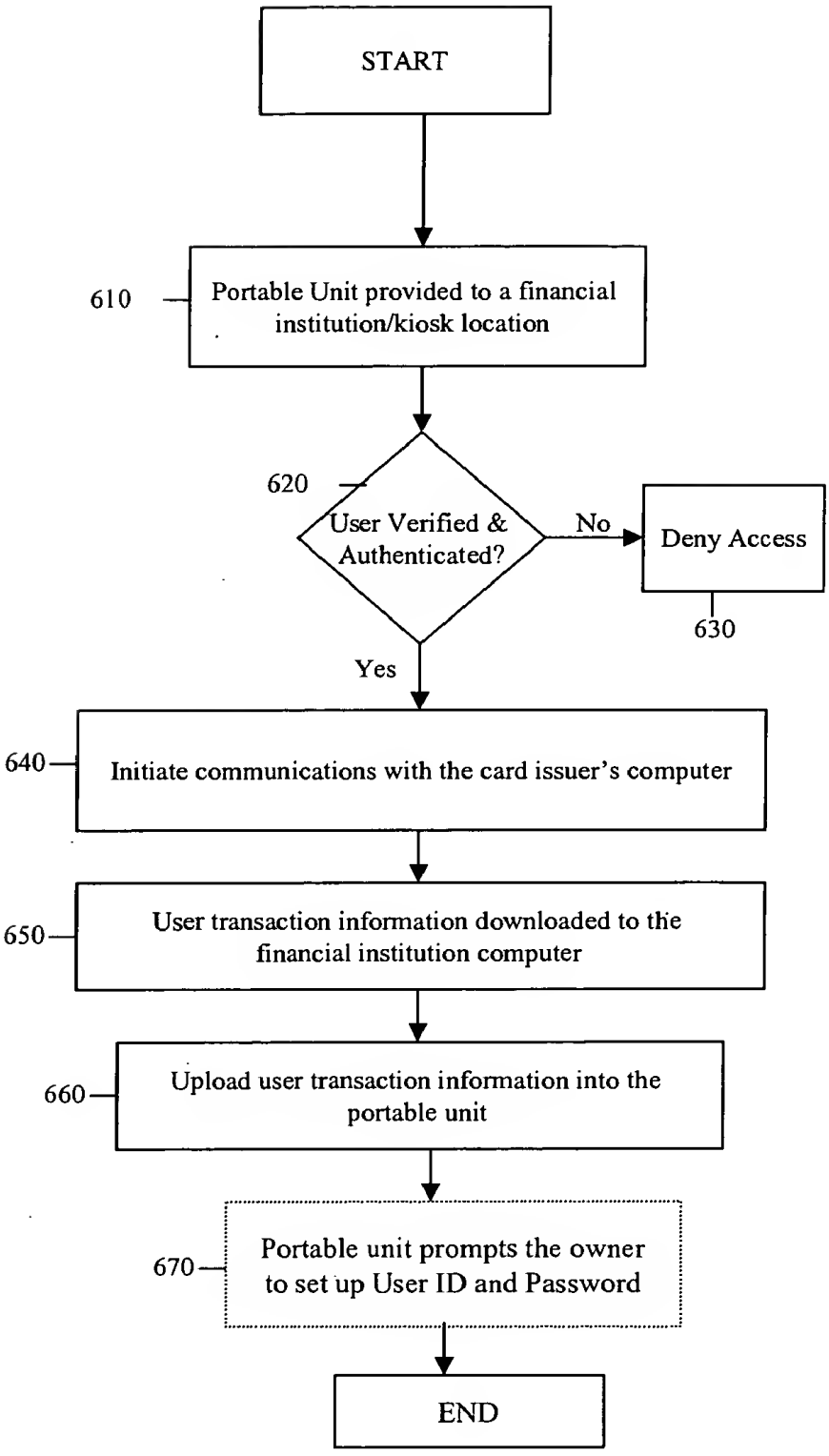

START
610
Portable Unit provided to a financial institution/kiosk location
620
User Verified & Authenticated?
No
Deny Access
630
Yes
640
Initiate communications with the card issuer's computer
650
User transaction information downloaded to the financial institution computer
660
Upload user transaction information into the portable unit
670
Portable unit prompts the owner to set up User ID and Password
END

FIGURE 7

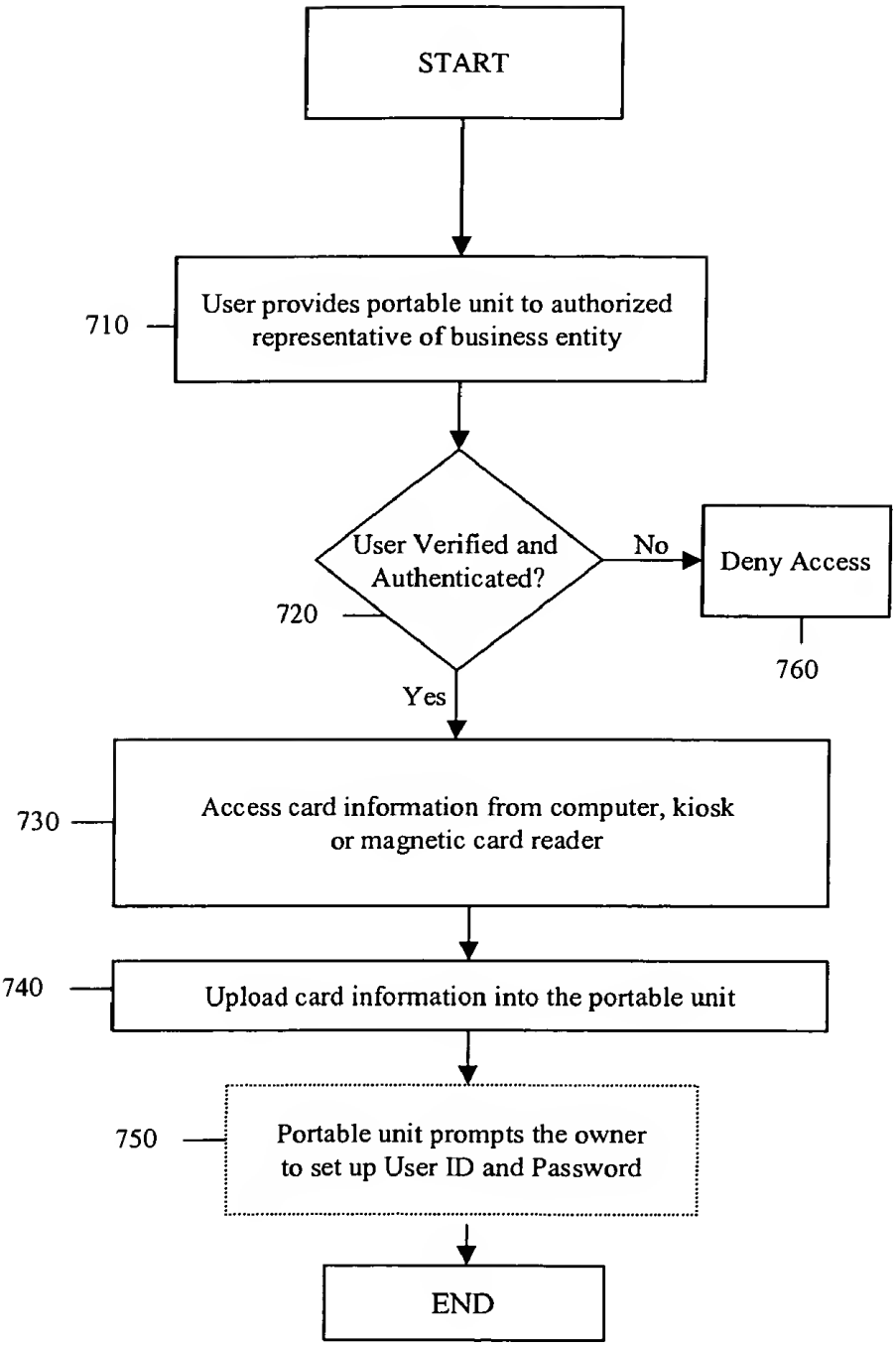

START
User provides portable unit to authorized representative of business entity
710
User Verified and Authenticated?
720
No
Deny Access
760
Yes
Access card information from computer, kiosk or magnetic card reader
730
Upload card information into the portable unit
740
Portable unit prompts the owner to set up User ID and Password
750
END

FIGURE 8

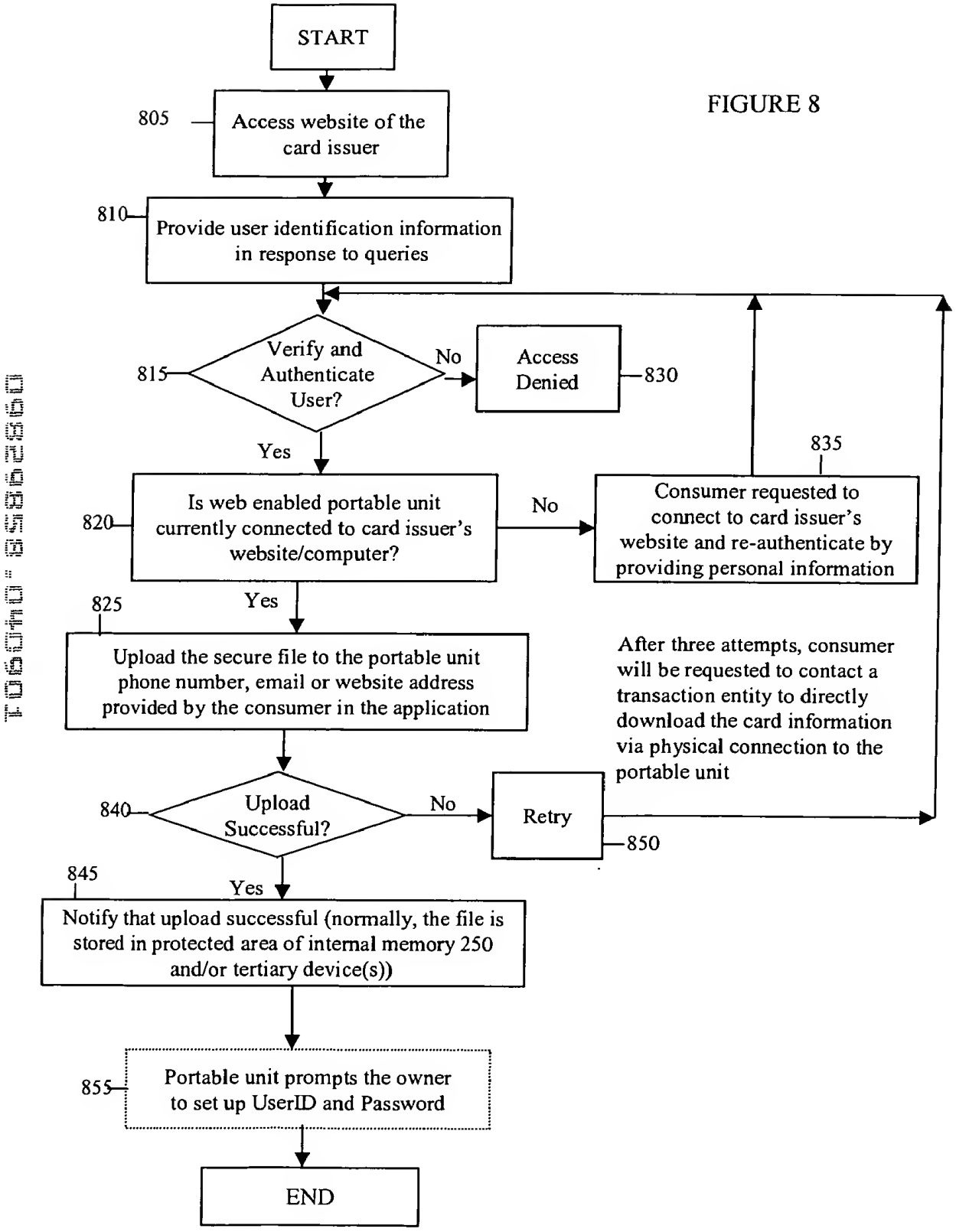

START
805
Access website of the card issuer
810
Provide user identification information in response to queries
815
Verify and Authenticate User?
No
Access Denied
830
Yes
820
Is web enabled portable unit currently connected to card issuer's website/computer?
No
835
Consumer requested to connect to card issuer's website and re-authenticate by providing personal information
Yes
825
Upload the secure file to the portable unit phone number, email or website address provided by the consumer in the application
After three attempts, consumer will be requested to contact a transaction entity to directly download the card information via physical connection to the portable unit
840
Upload Successful?
No
Retry
850
845
Yes
Notify that upload successful (normally, the file is stored in protected area of internal memory 250 and/or tertiary device(s))
855
Portable unit prompts the owner to set up UserID and Password
END

FIGURE 9

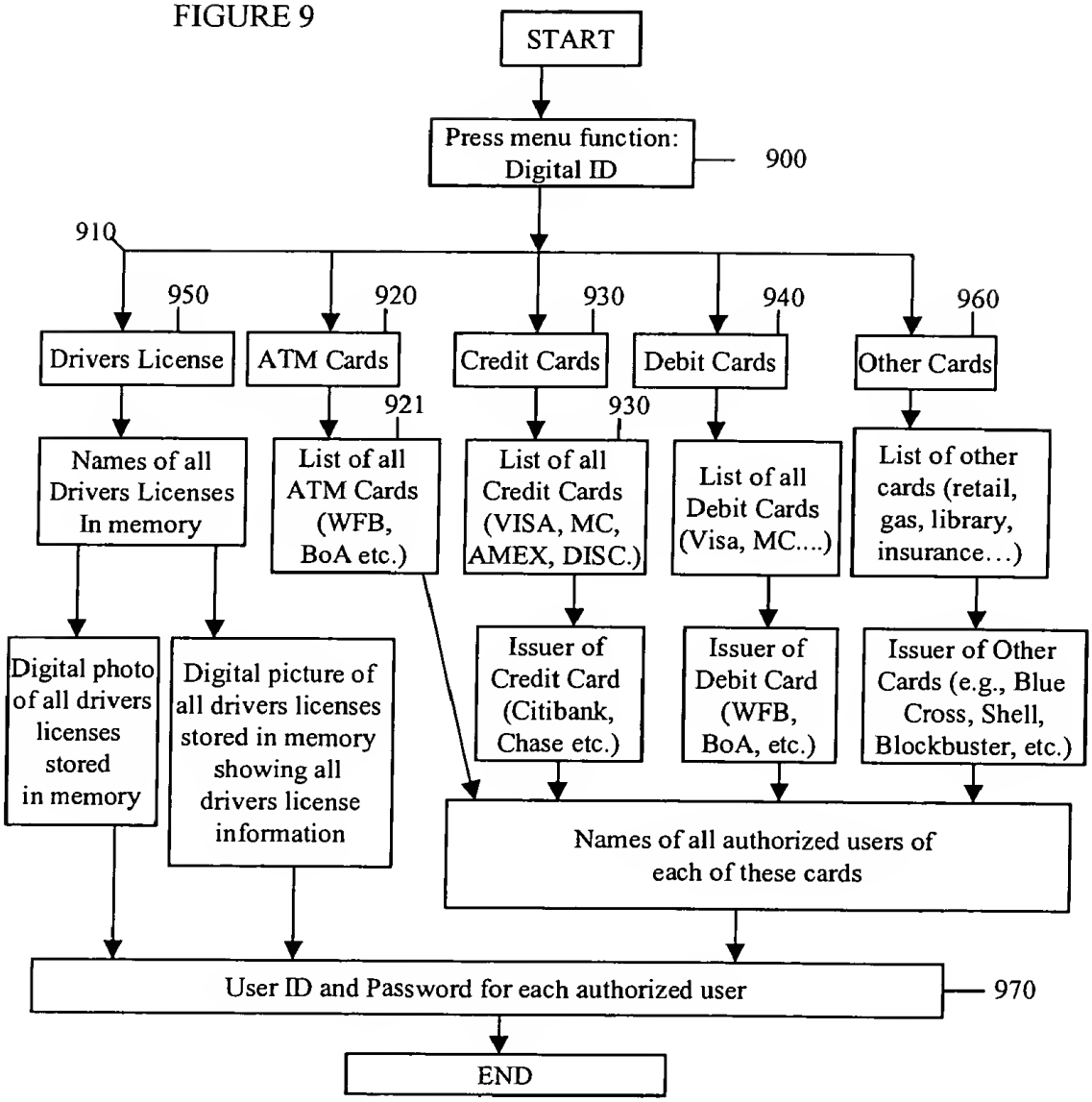

START
Press menu function: Digital ID
900
910
950
920
930
940
960
Drivers License
ATM Cards
Credit Cards
Debit Cards
Other Cards
921
930
Names of all Drivers Licenses In memory
List of all ATM Cards (WFB, BoA etc.)
List of all Credit Cards (VISA, MC, AMEX, DISC.)
List of all Debit Cards (Visa, MC....)
List of other cards (retail, gas, library, insurance...)
Digital photo of all drivers licenses stored in memory
Digital picture of all drivers licenses stored in memory showing all drivers license information
Issuer of Credit Card (Citibank, Chase etc.)
Issuer of Debit Card (WFB, BoA, etc.)
Issuer of Other Cards (e.g., Blue Cross, Shell, Blockbuster, etc.)
Names of all authorized users of each of these cards
User ID and Password for each authorized user
970
END

FIGURE 10

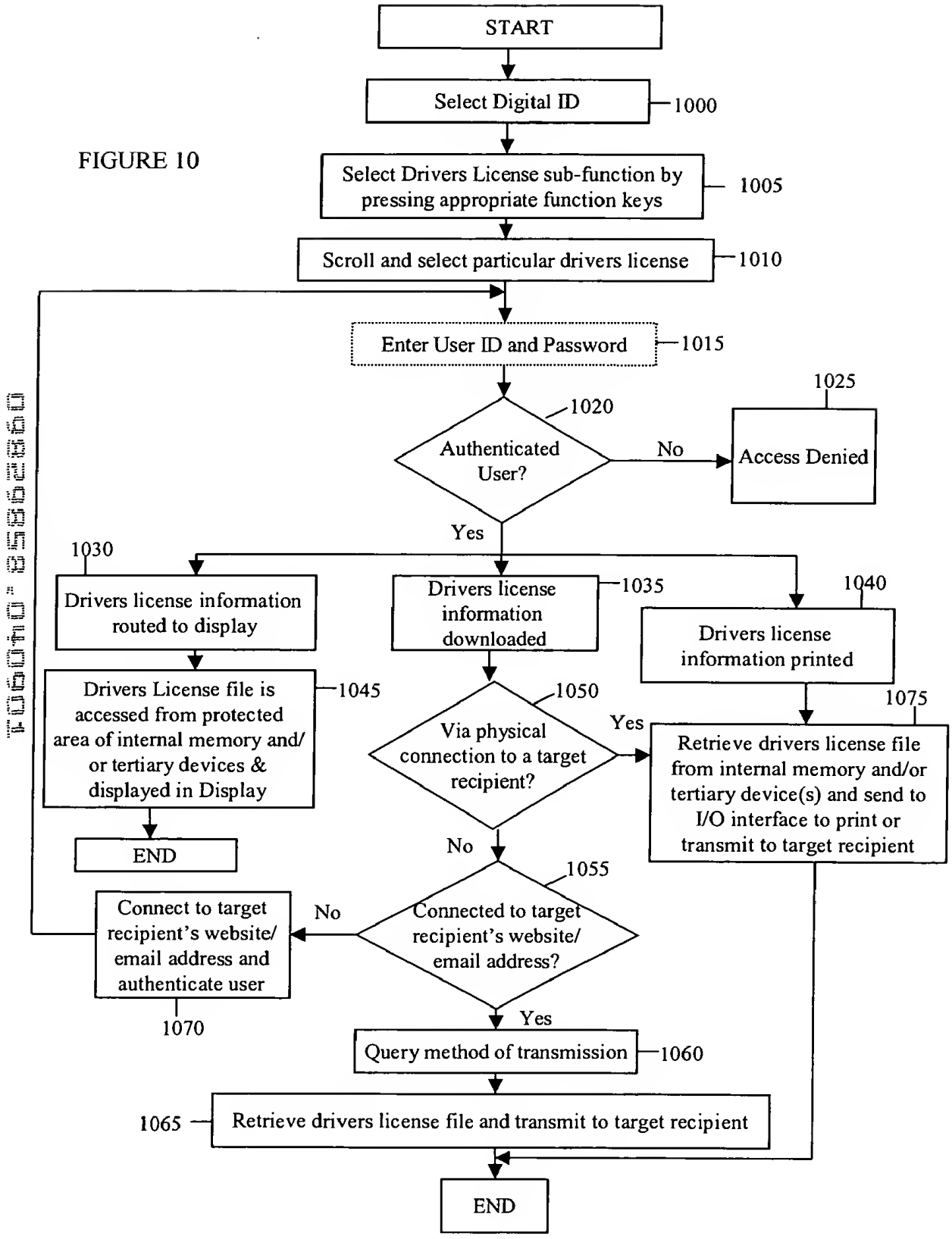

START
Select Digital ID
1000
Select Drivers License sub-function by pressing appropriate function keys
1005
Scroll and select particular drivers license
1010
Enter User ID and Password
1015
1020
Authenticated User?
No
1025
Access Denied
Yes
1030
Drivers license information routed to display
Drivers license information downloaded
1035
1040
Drivers license information printed
Drivers License file is accessed from protected area of internal memory and/ or tertiary devices & displayed in Display
1045
1050
Via physical connection to a target recipient?
Yes
1075
Retrieve drivers license file from internal memory and/or tertiary device(s) and send to I/O interface to print or transmit to target recipient
END
No
1055
Connected to target recipient's website/ email address?
No
Connect to target recipient's website/ email address and authenticate user
1070
Yes
Query method of transmission
1060
1065
Retrieve drivers license file and transmit to target recipient
END

FIGURE 11

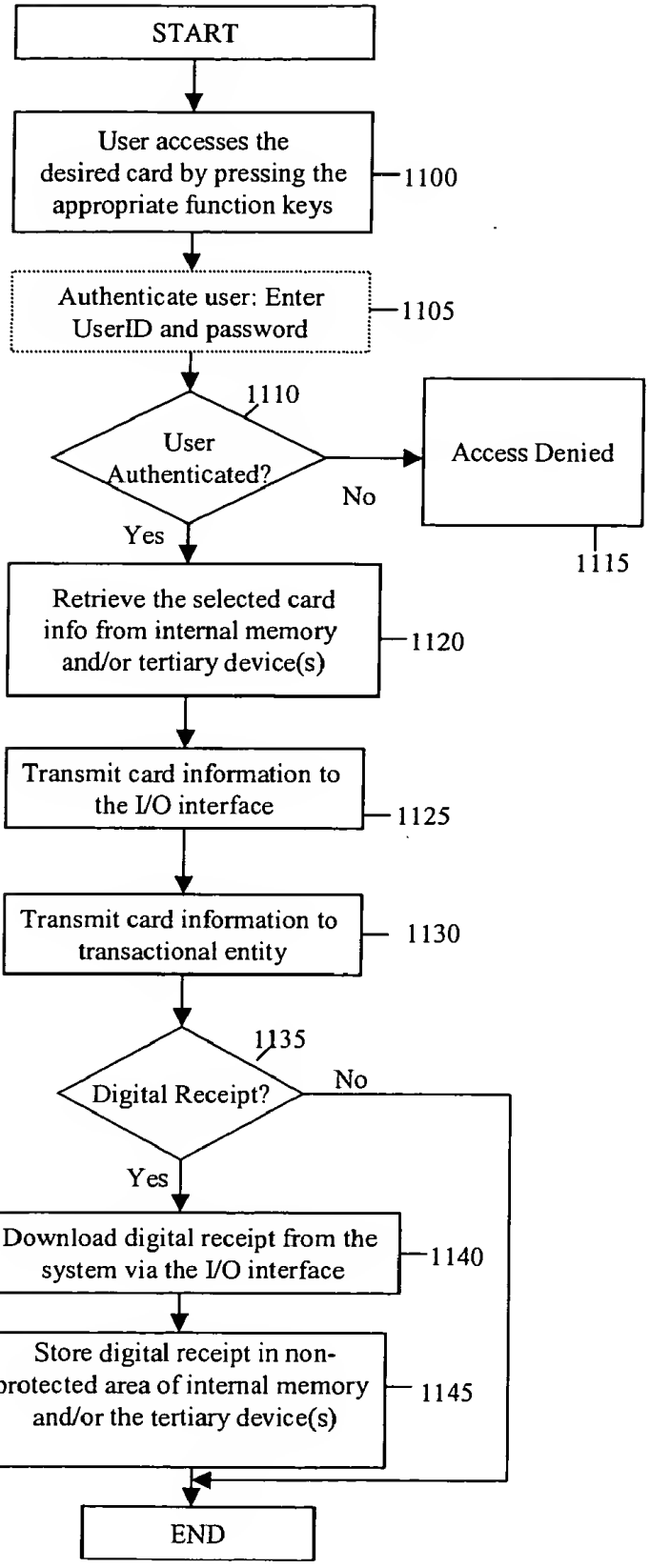

START
User accesses the desired card by pressing the appropriate function keys
1100
Authenticate user: Enter UserID and password
1105
1110
User Authenticated?
No
Access Denied
1115
Yes
Retrieve the selected card info from internal memory and/or tertiary device(s)
1120
Transmit card information to the I/O interface
1125
Transmit card information to transactional entity
1130
1135
Digital Receipt?
No
Yes
Download digital receipt from the system via the I/O interface
1140
Store digital receipt in non-protected area of internal memory and/or the tertiary device(s)
1145
END

FIGURE 12

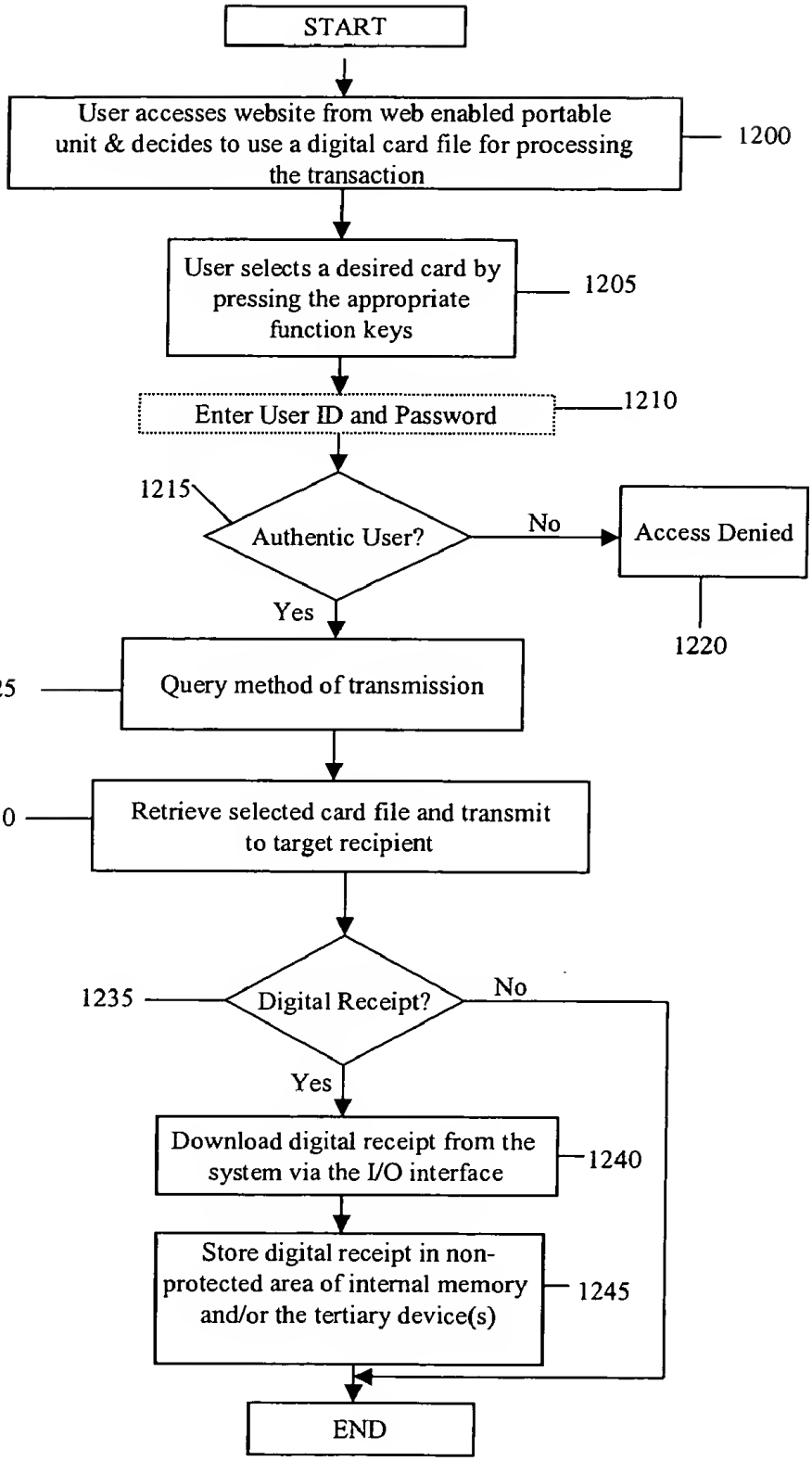

START
User accesses website from web enabled portable unit & decides to use a digital card file for processing the transaction
1200
User selects a desired card by pressing the appropriate function keys
1205
Enter User ID and Password
1210
1215
Authentic User?
No
Access Denied
1220
Yes
1225
Query method of transmission
1230
Retrieve selected card file and transmit to target recipient
1235
Digital Receipt?
No
Yes
Download digital receipt from the system via the I/O interface
1240
Store digital receipt in non-protected area of internal memory and/or the tertiary device(s)
1245
END

FIGURE 13

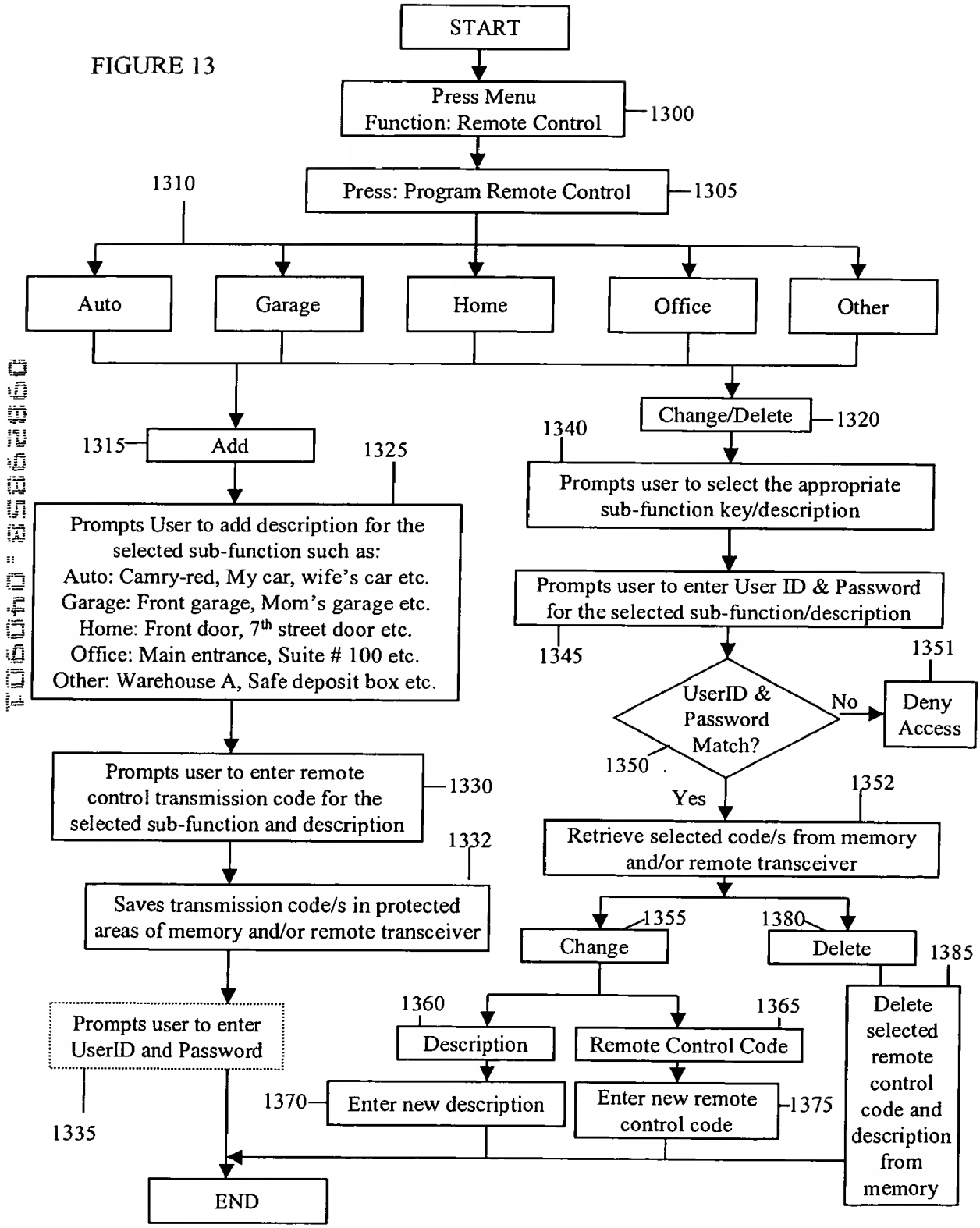
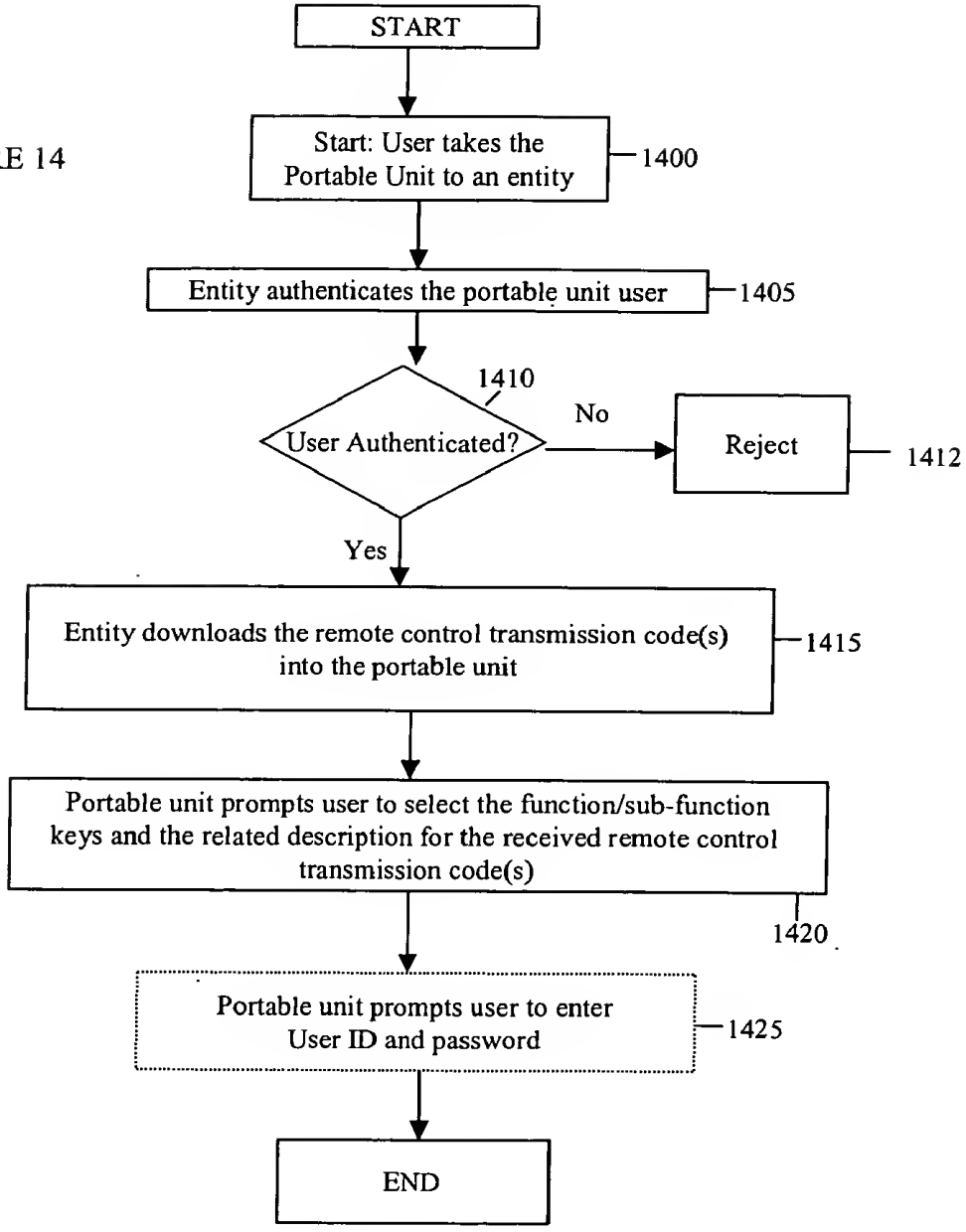

START
Press Menu
Function: Remote Control
1300
Press: Program Remote Control
1305
1310
Auto
Garage
Home
Office
Other
Add
1315
1325
Prompts User to add description for the selected sub-function such as:
Auto: Camry-red, My car, wife's car etc.
Garage: Front garage, Mom's garage etc.
Home: Front door, 7th street door etc.
Office: Main entrance, Suite # 100 etc.
Other: Warehouse A, Safe deposit box etc.
Prompts user to enter remote control transmission code for the selected sub-function and description
1330
1332
Saves transmission code/s in protected areas of memory and/or remote transceiver
Prompts user to enter UserID and Password
1335
Change/Delete
1320
1340
Prompts user to select the appropriate sub-function key/description
Prompts user to enter User ID & Password for the selected sub-function/description
1345
UserID & Password Match?
1350
No
1351
Deny Access
Yes
1352
Retrieve selected code/s from memory and/or remote transceiver
Change
1355
Delete
1380
1385
1360
Description
1365
Remote Control Code
1370
Enter new description
Enter new remote control code
1375
Delete selected remote control code and description from memory
END

FIGURE 14


START
Start: User takes the Portable Unit to an entity
1400
Entity authenticates the portable unit user
1405
1410
User Authenticated?
No
Reject
1412
Yes
Entity downloads the remote control transmission code(s) into the portable unit
1415
Portable unit prompts user to select the function/sub-function keys and the related description for the received remote control transmission code(s)
1420
Portable unit prompts user to enter User ID and password
1425
END

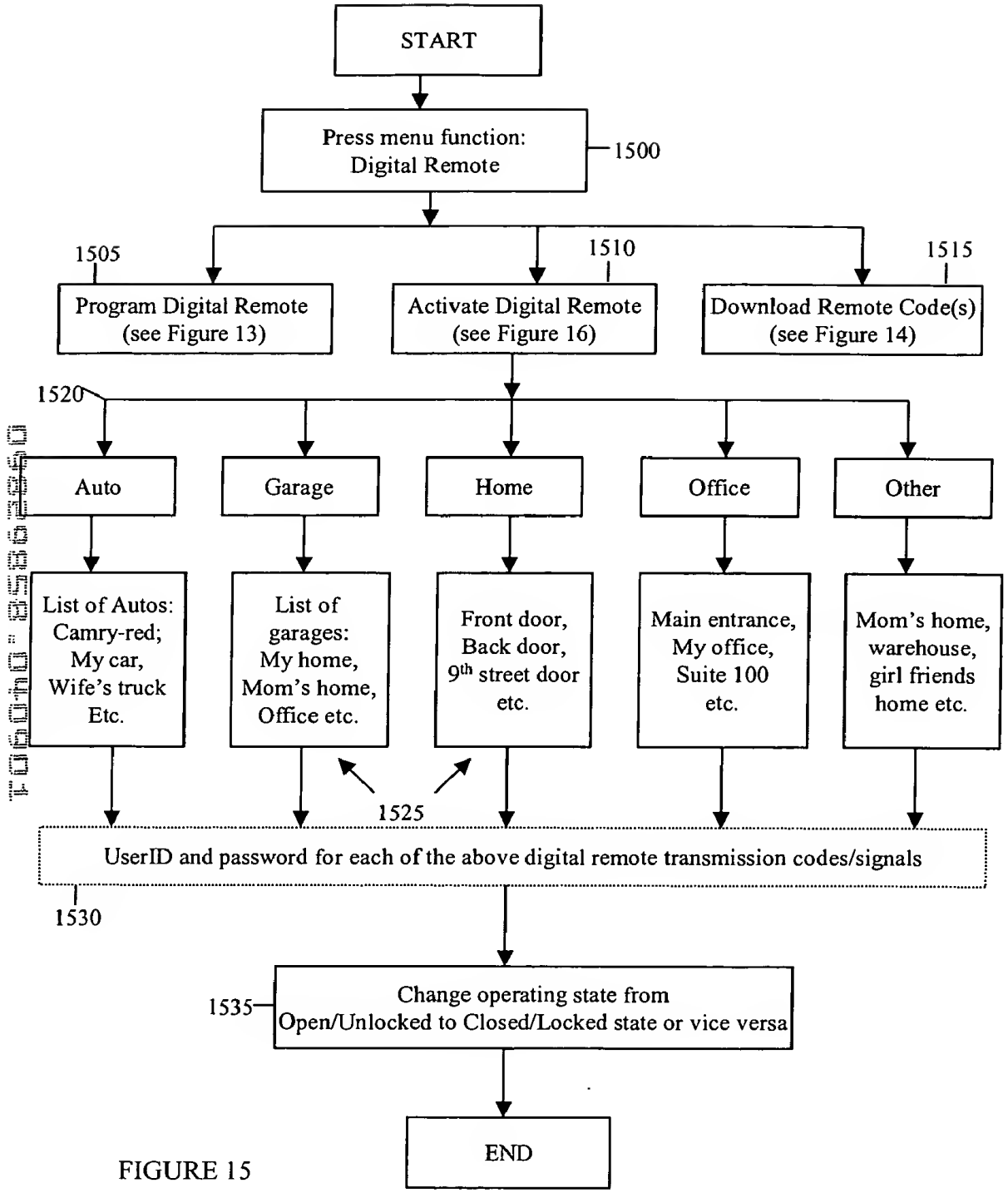

START
Press menu function: Digital Remote
1500
1505
1510
1515
Program Digital Remote (see Figure 13)
Activate Digital Remote (see Figure 16)
Download Remote Code(s) (see Figure 14)
1520
Auto
Garage
Home
Office
Other
List of Autos: Camry-red; My car, Wife's truck Etc.
List of garages: My home, Mom's home, Office etc.
Front door, Back door, 9th street door etc.
Main entrance, My office, Suite 100 etc.
Mom's home, warehouse, girl friends home etc.
1525
UserID and password for each of the above digital remote transmission codes/signals
1530
1535
Change operating state from Open/Unlocked to Closed/Locked state or vice versa
END

FIGURE 15

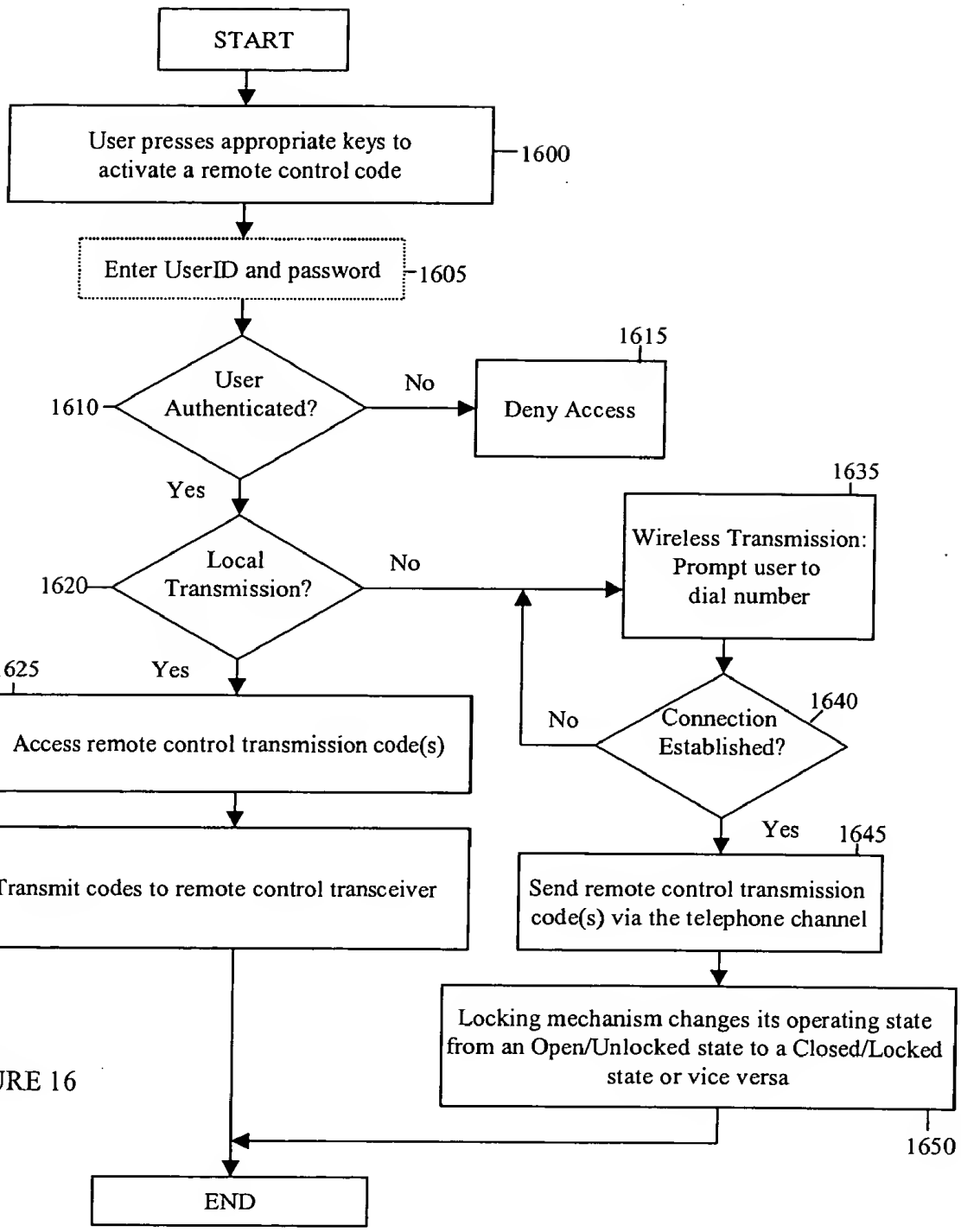

START
User presses appropriate keys to activate a remote control code
1600
Enter UserID and password
1605
User Authenticated?
1610
No
Deny Access
1615
Yes
Local Transmission?
1620
No
Wireless Transmission: Prompt user to dial number
1635
Yes
1625
Access remote control transmission code(s)
Connection Established?
1640
No
Yes
1645
Transmit codes to remote control transceiver
1630
Send remote control transmission code(s) via the telephone channel
Locking mechanism changes its operating state from an Open/Unlocked state to a Closed/Locked state or vice versa
1650
END

FIGURE 16